

Information to identify the case:			
Debtor 1:	Kevin Michael O'Connor		Social Security number or ITIN: xxx-xx-2684
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: ----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 11/8/19
Case number:	19-31145-CMG		Date case converted to chapter: 7 12/6/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin Michael O'Connor	
2. All other names used in the last 8 years		
3. Address	198 Spring Street Whiting, NJ 08759	
4. Debtor's attorney Name and address	William H. Oliver, Jr. Oliver & Legg, LLC 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500 Email: courtdocs@oliverandlegg.com
5. Bankruptcy trustee Name and address	Bunce Atkinson Bunce D. Atkinson, Chapter 7 Trustee 1011 Highway 71 Suite 200 Spring Lake, NJ 07762	Contact phone 732-449-0525

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 12/7/21
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	January 7, 2022 at 10:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Kevin Michael O'Connor
Debtor

Case No. 19-31145-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Dec 07, 2021

Form ID: 309A

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2021:

Recip ID	Recipient Name and Address
db	Kevin Michael O'Connor, 198 Spring Street, Whiting, NJ 08759
518658261	+ BB 316 Investments LLC, PO Box 953, Lakewood, NJ 08701-0953
518652987	+ FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
518559280	+ Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
518559281	+ Freedom Mortgage Corp, c/o Pluse, Becker & Saltzman, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
518559284	+ Monmouth County Sheriff, Foreclosure Unit, 2500 Kozloski Road, Freehold, NJ 07728-4424
518559287	+ State of New Jersey, Department of Treasury, P. O. Box 245, Trenton, NJ 08602-0245
518559289	+ Township of Neptune - Sewer Utility, 25 Neptune Blvd., Neptune, NJ 07753-4814
518574964	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: courtdocs@oliverandlegg.com	Dec 07 2021 20:29:00	William H. Oliver, Jr., Oliver & Legg, LLC, 2240 State Highway 33, Suite 112, Neptune, NJ 07753
tr	+ EDI: BBDATKINSON	Dec 08 2021 01:33:00	Bunce Atkinson, Bunce D. Atkinson, Chapter 7 Trustee, 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 07 2021 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 07 2021 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518559277	+ EDI: CITICORP.COM	Dec 08 2021 01:33:00	Citi/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
518559276	+ EDI: CITICORP.COM	Dec 08 2021 01:33:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518559279	+ EDI: CITICORP.COM	Dec 08 2021 01:33:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
518559278	+ EDI: CITICORP.COM	Dec 08 2021 01:33:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518660506	EDI: CITICORP.COM	Dec 08 2021 01:33:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518559282	EDI: IRS.COM	Dec 08 2021 01:33:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518559283	+ EDI: CITICORP.COM	Dec 08 2021 01:33:00	Master Card, PO Box 6276, Sioux Falls, SD 57117-6276
518559286	+ Email/Text: DeftBkr@santander.us	Dec 07 2021 20:30:00	Santander Bank, Po Box 12646, Reading, PA 19612-2646

District/off: 0312-3

User: admin

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Date Rcvd: Dec 07, 2021

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Total Noticed: 26

518559285	+ Email/Text: DeftBkr@santander.us	Dec 07 2021 20:30:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
518561953	+ EDI: RMSC.COM	Dec 08 2021 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518559290	EDI: TFSR.COM	Dec 08 2021 01:33:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518559288	+ Email/Text: MNARCISO@NEPTUNETOWNSHIP.ORG	Dec 07 2021 20:30:00	Township of Neptune, Tax Collector's, PO Box 1167, Neptune, NJ 07754-1167
518559291	EDI: TFSR.COM	Dec 08 2021 01:33:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2021

Signature: /s/Joseph Speetjens